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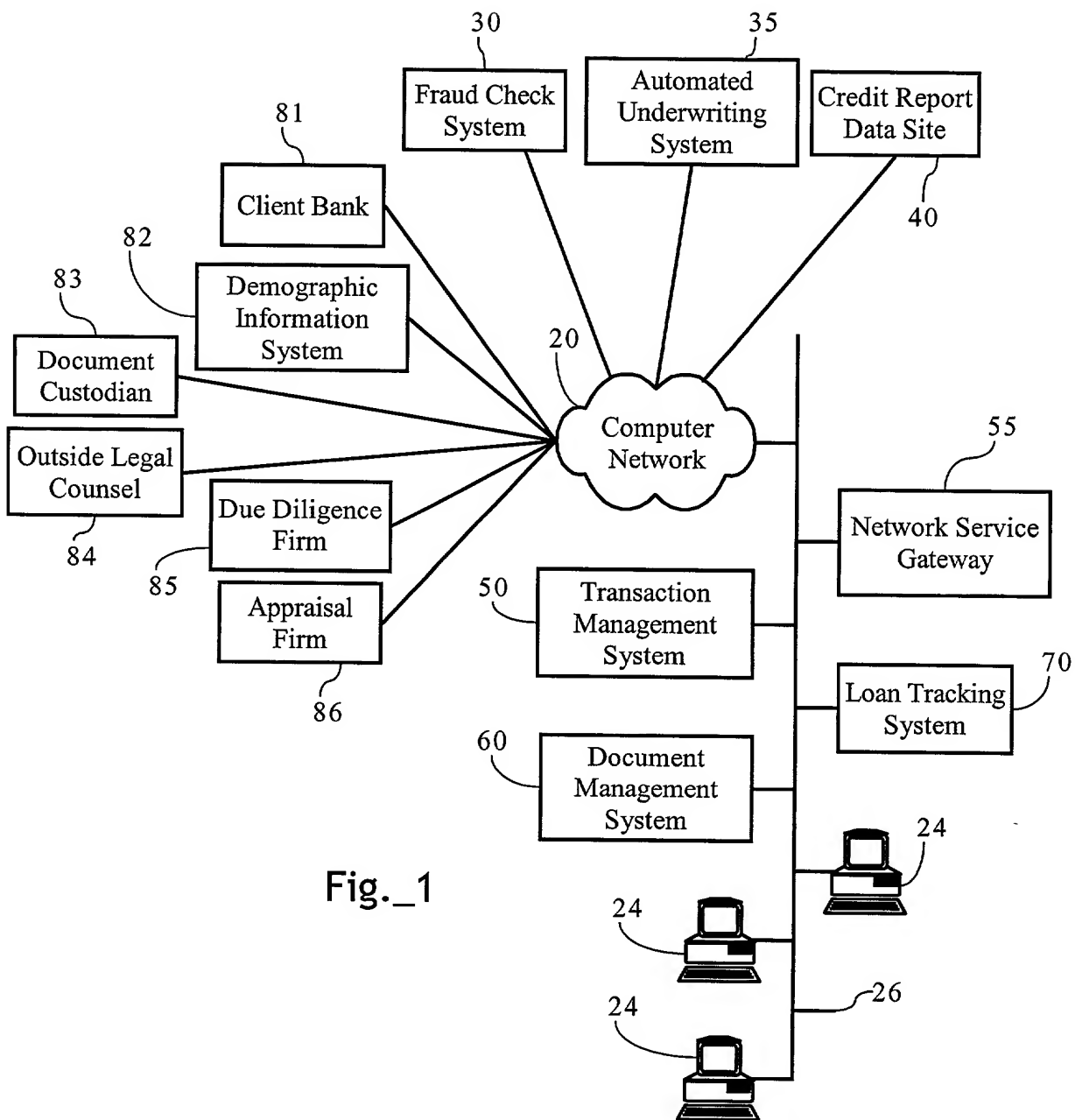


Fig._1

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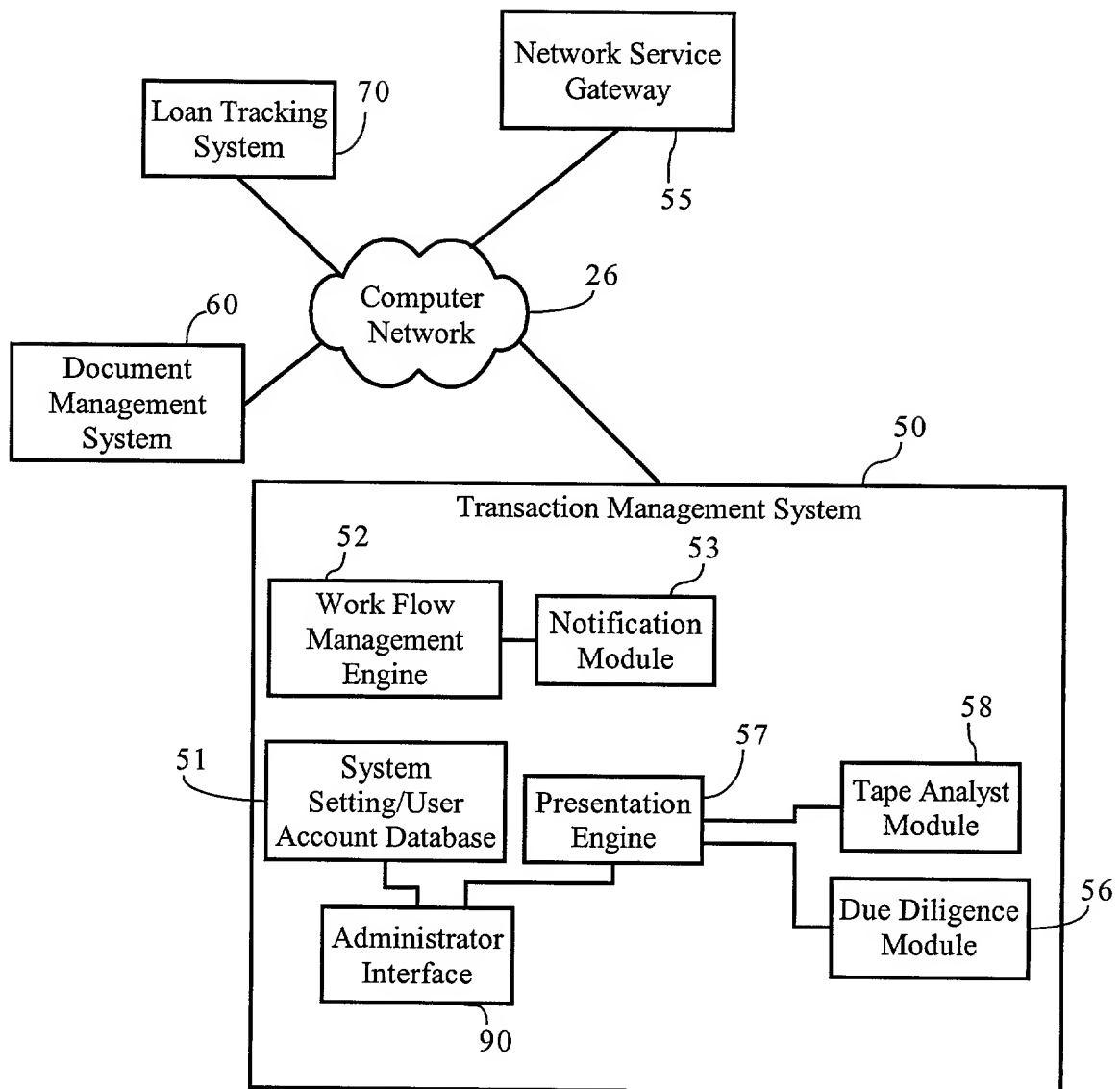


Fig._2

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USER GROUPS

USER GROUP NAME	MEMBERS OF USER GROUP
Internal (INT)	B- Banker
	BA- Banking Analyst/Associate
	SB- Super Banker
	DM- Deal Manager
	SDM- Super Deal Manager
	DDM- Due Diligence Manager
	SDDM- Super Due Diligence Manager
	TA- Tape Analyst
	STA- Super Tape Analyst
	T- Trader
	ST- Super Trader
	TD- Trading Desk
	MOC- Middle Office Contact
	LBCCO- LBB Chief Credit Officer
	LBC- Lehman Bank Counsel
	ADM- Administrative Role
	GUEST- Guest
External- Diligence Firms (EXT-DD)	AF- Appraisal Firm
	AFC- Appraisal Firm Contact
	DDF- Due Diligence Firm
	DDFC- Due Diligence Firm Contact
	DDL- Due Diligence Lead
External- Client (EXT-CL)	C- Client
	CBC- Client Business Contact
	CDDC- Client Due Diligence Contact
	CLF- Client Law Firm
	CLC- Client Legal Contact
External- Custodian (EXT-CU)	DC- Document Custodian
	DCC- Document Custodian Contact
External- Lehman's Legal Counsel (EXT-LG)	LF- Lehman's Law Firm
	LFC- Lehman's Law Firm Contact
External- Servicer (EXT-SV)	S- Servicer
	SC- Servicer Contact
External- Master Servicer (EXT-MS)	MS- Master Servicer
	MSC- Master Servicer Contact
External- Other (EXT-OT)	RA- Rating Agency**
	MIP- Provider**

FIG. - 3

LEHMAN BROTHERS HOLDINGS INC.

Global Finance

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BANK XYZ 06.11.01

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DISSCO Results	



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FIG. - 4

PURCHASE SHEET
Bank XYZ 06.11.01

General Information	
CLIENT NAME (C)	BHC Mortgage
DEAL NAME	BHC 2001-WL-0-4
MTS	SK79
LENDER	AEA
PRODUCT TYPE	Subprime ARMS
BANK/HOLDINGS	Holdings
ESTIMATED FUNDING AMOUNT	\$300,000,000
ESTIMATED LOAN COUNT	4,500
SETTLEMENT DATE	7/30/01
PURCHASE BALANCE (as of date)	7/1/01
TRANSACTION TYPE	Whole Loan

Lehman Contact Information	
DEAL MANAGER (DM)	Matt Ziffer
DUE DILIGENCE MANAGER (DD M)	Gail Schlenitz
MIDDLE OFFICE (MOC)	Jerry Calo
TAPE ANALYST (TA)	Donald Rhodes
TRADER (T)	Matt Miller
BANKER (B/BK)	Joe Kelly

Client Contact Information	
BUSINESS CONTACT (CBC)	Bob Smith
DUE DILIGENCE CONTACT (DDPC)	Steve Smith
LAWY FIRM (CLF)	Smith & Smith
LEGAL CONTACT (CLC)	Mary Smith

Custodian Information	
DOCUMENT CUSTODIAN (DC)	US Bank & Trust
CUSTODIAN CONTACT (DCC)	Sally Smith

Legal Counsel Information	
LAWY FIRM (LF)	Cadwalder
LAWY FIRM CONTACT (LFC)	Ronald Smith

Servicer Information	
SERVICER FIRM NAME (S)	Option One
SERVICER CONTACT (SC)	Jenny Smith
SERVICING STATUS	Interim
SERVICING TYPE	Released
REMITTANCE DATE	10th day of each...
REMITTANCE TYPE	Actual/Actual
SERVICING TRANSFER DATE	8/1/01
SERVICING FEE	45 bps

MASTER SERVICER INFORMATION	ALS	<input checked="" type="checkbox"/>
MASTER SERVICER FIRM NAME	Pete Harr	<input checked="" type="checkbox"/>
MASTER SERVICER CONTACT		

Due Diligence Information

FIRM(DDF)	Clayton Group
FIRM CONTACT (DDFC)	Joan Smith
LEAD (DDL)	Jack Smith

450	105 McGraw Street Irvine, CA 93401	Full Underwrite	Lehman	7/20/01	7/1/01	\$10,000.00	\$12,000.00	Gail Schantz
-----	---------------------------------------	-----------------	--------	---------	--------	-------------	-------------	--------------

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Purchase Sheet Ownership

PURCHASE SHEET FIELD	RESPONSIBLE PARTY
CLIENT NAME	TD/B
DEAL NAME	DM/B
MTS	MOC
LEDGER	DM
DEAL TYPE	STA
PRODUCT TYPE	TD/B
BANK/HOLDINGS	DM
EST FUNDING AMT	TD/B
EST LOAN COUNT	DM/B
SETTLEMENT DATE	TD/B
PURCHASE BALANCE	DM
EST DISPOSITION	TD
DEAL MANAGER	B
DUE DILIGENCE MANAGER	SDDM
MIDDLE OFFICE	DM
TAPE ANALYST	STA
TRADER	TD/ST
BANKER	B
CLIENT BUSINESS CONTACT	DM/B
CLIENT DUE DILIGENCE CONTACT	DM/B
CLIENT LAW FIRM	DM/B
CLIENT LEGAL CONTACT	DM/B
DOCUMENT CUSTODIAN	DM/B
CUSTODIAN CONTACT	DM/B
LAW FIRM	SDM/B
LAW FIRM CONTACT	DM/B
SERVICER FIRM NAME	DM/B
SERVICING CONTACT	DM/B
SERVICING TYPE	TD
SERVICING STATUS	TD
REMITTANCE DATE	DM
REMITTANCE TYPE	DM
SERVICING TRANSFER DATE	DM
SERVICING FEE	DM
MASTER SERVICER FIRM NAME	DM
MASTER SERVICER FIRM CONTACT	DM
DUE DILIGENCE FIRM	DDM
DUE DILIGENCE FIRM CONTACT	DDM
DUE DILIGENCE LEAD	DDM
NUMBER OF LOANS IN SAMPLE	DDM
LOCATION OF LOAN FILES	DDM
TYPE OF REVIEW	DDM
OPERATIVE U/W GUIDELINES	DDM
DUE DILIGENCE COMPLETION DATE	DDM
DUE DILIGENCE BID DUE DATE	DDM
DUE DILIGENCE BID AMOUNT	DDM
EXPENSE ESTIMATE	DDM
SEND INVOICE TO	DDM

FIG. 5B

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LOANID	Unique Loan Identification
NAME	Borrower Name
ADDRESS	Street Address of Property
CITY	City in which Property is Located
STATE	State in which Property is Located
ZIP	Zip Code of Property
ORIGBAL	Original Balance of Loan
CURBAL	Current Balance of Loan
PROPTYPE	Type of Property (e.g., house, condo, building, etc.)
OWNOCC	Owner Occupied? (primary home, second home, investment property)
LOANPURP	Loan Purpose (purchase, cash-out refinance, rate/term refinance)
LIMDOC	Documentation Type (full documentation for income/asset verification, reduced documentation, no documentation)
FICO	Borrower's FICO Score - Returned by Credit Scoring Application
LOANTYPE	Loan Type (conventional, FHA, VA)
DTI	Debt-To-Income Ratio
CSLTV	Original Loan to Value (original balance/property value)
CCLTV	Combined Loan to Value (original balances for all liens on property/property value)
CREDITCL	Credit Grade (assigned by seller)
FRAUDSCORE	Score Returned by Fraud Scoring Application
AU_STATUS	Results of Automated Underwriting
AU_FAIL_CODE	Reason loan failed Automated Underwriting
DD_STATUS	Due Diligence Status based on results of Underwriting (accept, conditional, reject)

FIG. - 7

Home > Bank XYZ 06.11.01 > Reports

High Risk Report

Quick Reference
Related Information

Portfolio Concentration
Borrowers or co-borrowers that have been seen before: 20
Loans with similar addresses have been seen before: 29

Geographic Risk
Loans in inventory are in zip code 90210: 12
Loans in inventory are in zip code 90211: 45
Loans in inventory are in zip code 90212: 52
Loans with similar addresses: 16
Loans in geographic high-risk areas: 18

Fraud Risk
Loans fall into DISSCO fraud <400 range: 20
Loans fall into DISSCO fraud 401-600 range: 21

Automated Underwriting
Loans accepted: 925
Loans marked as conditional rejects: 25
Loans failed: 16

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Enter Target Sample Size Sample 1

Choose one...

Number of loans:

-OR-

Percentage of loans: %

Cancel Continue

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Related Information



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FIG. 11A

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LEHMAN BROTHERS

Automated Decisions

Sample 1

Failed -

Failed A/U checks: 10

Of these, use: 10

Conditional -

Marked conditional: 20

Of these, use: 20

Continue

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Fig. 11B

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Fig. 11C

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Adverse Selection

Sample 1

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- DISSCO Results
- Deal Home Page

	Criteria	Value
CurBal:text	>	90000
Occupancy:text	=	Investment
ProductType:select	=	house,
BLANK	>	
BLANK	>	
BLANK	>	
BLANK	>	
BLANK	>	
BLANK	>	
BLANK	>	
BLANK	>	
BLANK	>	
BLANK	>	
BLANK	>	
BLANK	>	
BLANK	>	

Quick Reference

Related Information

User's Name: James Smith

Current Deal Balance: \$10,000

Total Loans in Deal: 10,000

Total Sample Loans: 10,000

Purchase Sheet

Deal Calendar

Event Log

Reports

High Risk

Change Log

A/C Results

Due Diligence

Eligence Report

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CSV File

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Download Deal Data

A/C Results

DISCO Results

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High Risk Selection

Portfolio Concentration	Services
Borrows or co-borrowers that have been seen before:	20 Order
Loans with same/similar addresses have been seen before:	29 Order

Geographic Risk	Services
Loans in inventory are in zip code 90210:	12 Order
Loans in inventory are in zip code 90211:	45 Order
Loans in inventory are in zip code 90212:	52 Order
Loans in geographic high-risk areas:	18 Order

Fraud Risk	Services
Loans fall into DISSCO fraud <400 range:	20 Order
Loans fall into DISSCO fraud 401-600 range:	21 Order

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Fig. - 11D

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Random Selection Sample 1

Unclassified

Slots remaining in target sample: **10** out of 50

Of these, use:

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Fig. 11E

Query Fields

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Field Name	Field Type	Operator Type
LOANID	Text	Free Form
ALOANID	Text	Free Form
SLOANID	Text	Free Form
UNIQUE_ID	Text	Free Form
FICO	Numeric	Standard Numeric
PAY_INC_PCT	Numeric	Standard Numeric
HTI	Numeric	Standard Numeric
DTI	Numeric	Standard Numeric
CREDITCL_SELLER	Text	Free Form
CREDITCL_LEH	Text	Free Form
LOANPURP	Text	Text with Codes
OWNOCC	Text	Text with Codes
LIMDOC	Text	Text with Codes
BROKER_ID	Text	Free Form
ORIG_CHANNEL	Text	Text with Codes
CITY	Text	Free Form
STATE	Text	Free Form
ZIPCODE	Numeric	Standard Numeric
COUNTY	Text	Free Form
MSA	Numeric	Standard Numeric
PROPTYPE	Text	Text with Codes
UNITS	Numeric	Standard Numeric
LIENPOS	Numeric	Standard Numeric
CSLTV	Numeric	Standard Numeric
CCLTV	Numeric	Standard Numeric
LATEST_CURLTV	Numeric	Standard Numeric
LATEST_CLTV	Numeric	Standard Numeric
PMICODE	Numeric	Text with Codes
ORIGBAL	Numeric	Standard Numeric
ORIGTERM	Numeric	Standard Numeric
MODIFIED	Text	Text with Codes
ORIGRATE	Numeric	Standard Numeric
CURR_RATE	Numeric	Standard Numeric
APR	Numeric	Standard Numeric
LOANTYPE	Text	Text with Codes
AMTYPE	Text	Text with Codes
RATETYPE	Text	Text with Codes
ARMTYPE	Text	Text with Codes
INDEX	Text	Text with Codes
PRPAYPEN	Numeric	Standard Numeric
CURBAL	Numeric	Standard Numeric
PTDATE	Date	Standard Date
NDUEDATE	Date	Standard Date
DAYSDEL_MBS	Numeric	Standard Numeric
ORIGINATOR	Text	Free Form
BUYID	Text	Free Form
SALEID	Text	Free Form
MTS	Text	Free Form
LEDGER	Text	Text with Codes
PRODUCT_TYPE	Text	Text with Codes
SETTLEMENT_DATE	Date	Standard Date
BUY_PRICE	Numeric	Standard Numeric
SELL_PRICE	Numeric	Standard Numeric
SERVICER	Text	Free Form
CUSTODIAN	Text	Free Form
MASTER_SERVICER	Text	Free Form
FC_FLAG	Text	Text with Codes
REO_FLAG	Text	Text with Codes
BK_FLAG	Text	Text with Codes
DD_MO_BACK_DEBT	Numeric	Standard Numeric
DEAL_TYPE	Text	Text with Codes

Operator Descriptions
Standard Numeric & Date: > => < <= = Not Equal Between
Free Form: Allow user to type any value
Text with Codes: Refer to Data Layout Exhibit Any codes outside of the standard code set will be included in the category "Other".

FIG. - 12

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Change Log

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Summary		Initial File	Current Info
W/A Rate		7.500%	7.250%
NZW/A Margin		3.75%	4.00%

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Fig. - 13

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Home > Inventory Queries > New Query > General Criteria

New Query

General Criteria

<input type="checkbox"/>	CurBal:text	>	100000
<input type="checkbox"/>	PropertyType:select	=	house,
<input type="checkbox"/>	BLANK	=	
<input type="checkbox"/>	BLANK	>	
<input type="checkbox"/>	BLANK	>	
<input type="checkbox"/>	BLANK	>	
<input type="checkbox"/>	BLANK	>	
<input type="checkbox"/>	BLANK	>	
<input type="checkbox"/>	BLANK	>	
<input type="checkbox"/>	BLANK	>	
<input type="checkbox"/>	BLANK	>	
<input type="checkbox"/>	BLANK	>	
<input type="checkbox"/>	BLANK	>	
<input type="checkbox"/>	BLANK	>	

Cancel Calculate

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